Debtor 1 Maurice Gindraw Debtor 2 Geneva Jefferson-Gindraw Group 2 Geneva Jefferson-Gindraw United States Bankruptey Court for the: EASTERN DISTRICT OF PENNSYLVANIA Official Form 106J Schedule J: Your Expenses Part I Describe Your Household Is this joint case? Somplete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part I Describe Your Household I Is this joint case? No. Go to line 2. 2. Do you have dependents? No Do not list Debtor 1 and Debtor 2. 2. Do you have dependents? No Do not state the dependents names. No each dependents names. No expenses of poorlo other than yourself and your dependents? No line 2. Part 2 Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptery is filled. If this is a supplemental Schedule J, check the box at the top of the form and fill in the spitic and any term for the ground or lot. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it in or \$2. A Real estate taxes 4. S 0.00 O.00 4. The rental or home ownership expenses for your residence. Include first mortgage 4. S 959.63 959.63	Fill in	n this informat	tion to identify yo	ur case:								
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4d. Homeowner's association or condominium dues 40. 40.		4c. Home	e maintenance, re	epair, and	upkeep expenses							
5. Additional mortgage payments for your residence, such as home equity loans 5. \$ 0.00	E					ome equity loans						

Deb Deb		Case numb	er (if known)	18-14344
6.	Utilities:		Later:	
	6a. Electricity, heat, natural gas		\$	250.00
	6b. Water, sewer, garbage collection	6b.	15.19	35.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.		225.00
	6d. Other. Specify:		\$	0.00
7.	Food and housekeeping supplies	7.	\$	450.00
8.	Childcare and children's education costs	8.	\$	0.00
9.	Clothing, laundry, and dry cleaning		\$	50.00
10.	Personal care products and services		\$	25.00
	Medical and dental expenses	11.	\$	0.00
12.	Transportation. Include gas, maintenance, bus or train fare.	12.	\$	0.00
13	Do not include car payments. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
	Charitable contributions and religious donations	14.	\$	0.00
	Insurance.			
15.	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	\$	99.00
	15b. Health insurance	15b.	\$	0.00
	15c. Vehicle insurance	15c.	\$	558.00
	15d. Other insurance. Specify:	15d.	\$	0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
17.	Installment or lease payments:	47	Φ.	754.00
	17a. Car payments for Vehicle 1	17a.		751.00
	17b. Car payments for Vehicle 2		\$	599.00
	17c. Other. Specify:	17c.	\$	0.00
	17d. Other, Specify:		\$	0.00
18.	Your payments of alimony, maintenance, and support that you did not report as	18.	\$	0.00
40	deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).		\$	0.00
19.	Other payments you make to support others who do not live with you. Specify:	19.	¥	0.00
20	Other real property expenses not included in lines 4 or 5 of this form or on Sche	dule I: Yo	ur Income.	
20.	20a. Mortgages on other property	20a.	\$	0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00
21.	Other: Specify:	21.	+\$	0.00
22.	Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	4,001.63
			\$	4,001.63
	22c. Add line 22a and 22b. The result is your monthly expenses.			4,001.00
23.	Calculate your monthly net income.	23a.	¢	E AE2 G2
	23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. 23b.		5,453.63 4,001.63
	23b. Copy your monthly expenses from line 22c above.	230.	- -	4,001.83
	23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	\$	1,452.00
24.	Do you expect an increase or decrease in your expenses within the year after your carmple, do you expect to finish paying for your car loan within the year or do you expect you modification to the terms of your mortgage? No.	ou file this ir mortgage	s form? payment to inci	ease or decrease because of a
	☐ Yes. Explain here:			